UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: : Chapter 13

Matthew O. James,

Debtor. : Bankruptcy No. 21-12131-MDC

ORDER

AND NOW, this 27th day of October 2022, it is hereby **ORDERED** that if Matthew O. James (the "Debtor") and Select Portfolio Servicing, Inc. ("Mortgagee") elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtor and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtor shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.

MAGDELINE D. COLEMAN

CHIEF U.S. BANKRUPTCY JUDGE

Magdeline D. Colem

Erik B. Jensen, Esquire Jeffrey M. Carbino Jensen Bagnato, PC 1500 Walnut Street, Suite 1510 Philadelphia, PA 19102

Kenneth E. West, Esquire Chapter 13 Standing Trustee 1234 Market Street, Suite 1813 Philadelphia, PA 19107

United States Trustee Robert N.C. Nix Federal Building 900 Market Street, Suite 320 Philadelphia, PA 19107